

Interest Rates

Issued by Forethought Life Insurance Company

NOVEMBER 12, 2018

GREEN TEXT indicates a change in rates. **BLACK TEXT** indicates no change.

Choice Accumulation II	5 yr	7 yr	10 yr ¹
Interest Crediting Strategy			
Cap			
MSCI EAFE One-Year			
Point-to-Point with Cap	5.25%	5.40%	5.65%
Bailout Rate ³	3.00%	3.00%	3.00%
Russell 2000 One-Year			
Point-to-Point with Cap	5.25%	5.40%	5.65%
Bailout Rate ³	3.00%	3.00%	3.00%
S&P 500 [®] One-Year			
Point-to-Point with Cap	5.80%	6.00%	6.10%
Bailout Rate ³	3.00%	3.00%	3.00%
Monthly Cap			
S&P 500 [®] One-Year			
Point-to-Point with Monthly Cap	1.85%	1.95%	2.05%
Bailout Rate ³	1.00%	1.00%	1.00%
Participation Rate			
PIMCO Balanced Index One-Year			
Point-to-Point with Participation Rate	105.00%	110.00%	115.00%
Bailout Rate ³	30.00%	30.00%	30.00%
Performance Trigger			
S&P 500 [®] One-Year Point-to-Point with Performance Trigger	4.50%	4.65%	4.75%
Bailout Rate ³	2.50%	2.50%	2.50%
Spread			
BlackRock Diversa™ Volatility Control ²			
Two-Year Point-to-Point with Spread	0.00%	0.00%	0.00%
Bailout Rate ³	9.00%	9.00%	9.00%
Franklin US Index Two-Year			
Point-to-Point with Spread	0.00%	0.00%	0.00%
Bailout Rate ³	9.00%	9.00%	9.00%
Fixed Rate			
	2.85%	2.95%	3.05%
Bailout Rate ³	1.50%	1.50%	1.50%

For more information call: 1-855-44-SALES

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Interest Rate and Feature update *continued*

Choice Income II	Guaranteed Income Builder Benefit Withdrawal Charge Schedule		Income Multiplier Benefit Withdrawal Charge Schedule	
	7 yr	10 yr ¹	7 yr	10 yr ¹
Interest Crediting Strategy				
Cap				
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ³	3.50%	3.75%	3.50%	3.75%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ³	3.50%	3.75%	3.50%	3.75%
S&P 500 [®] One-Year Point-to-Point with Cap Bailout Rate ³	3.75%	4.00%	3.75%	4.00%
Monthly Cap				
S&P 500 [®] One-Year Point-to-Point with Monthly Cap Bailout Rate ³	1.35%	1.45%	1.35%	1.45%
Participation Rate				
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ³	85.00%	90.00%	85.00%	90.00%
Performance Trigger				
S&P 500 [®] One-Year Point-to-Point with Performance Trigger Bailout Rate ³	3.25%	3.50%	3.25%	3.50%
Spread				
BlackRock Diversa™ Volatility Control ² Two-Year Point-to-Point with Spread Bailout Rate ³	2.00%	1.50%	2.00%	1.50%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ³	2.00%	1.50%	2.00%	1.50%
Fixed Rate Bailout Rate ³	1.90%	2.00%	1.90%	2.00%
Rider Charge	1.05%		1.05%	

For more information call: 1-855-44-SALES

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Interest Rate and Feature update *continued*

Income 150+ SE	Ultra High Band \$100,000+	High Band \$25,000-\$99,999	Low Band \$10,000-\$24,999
Interest Crediting Strategy			
Cap			
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ³	3.00% 3.00%	3.00% 3.00%	3.00% 3.00%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ³	3.00% 3.00%	3.00% 3.00%	3.00% 3.00%
S&P 500® One-Year Point-to-Point with Cap Bailout Rate ³	3.25% 3.00%	3.00% 3.00%	3.00% 3.00%
Monthly Cap			
S&P 500® One-Year Point-to-Point with Monthly Cap Bailout Rate ³	1.25% 1.00%	1.20% 1.00%	1.20% 1.00%
Participation Rate			
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ³	75.00% 30.00%	65.00% 30.00%	65.00% 30.00%
Performance Trigger			
S&P 500® One-Year Point-to-Point with Performance Trigger Bailout Rate ³	3.00% 2.50%	2.60% 2.50%	2.60% 2.50%
Spread			
BlackRock Diversa™ Volatility Control ² Two-Year Point-to-Point with Spread Bailout Rate ³	3.00% 9.00%	4.50% 9.00%	4.50% 9.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ³	3.00% 9.00%	4.50% 9.00%	4.50% 9.00%
Fixed Rate Bailout Rate ³	1.75% 1.50%	1.50% 1.50%	1.50% 1.50%
Rider Charge		1.05%	

For more information call: 1-855-44-SALES

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Interest Rate and Feature update *continued*

ForeCertain	Annual Annuity Payment - based on \$100,000 premium	
Income Option (based on Male age 60)	IMMEDIATE 1 Month from contract issue ^{4,5}	DEFERRED 10 Years from contract issue ^{4,5}
10-Year Guaranteed Payment Period	\$11,290.38	\$16,236.90
Single Life Annuity	\$5,801.41	\$11,670.01
Single Life Annuity with Cash Refund	\$5,463.74	\$9,881.94
Single Life Annuity with 10 Year Guaranteed Payment Period	\$5,733.33	\$10,572.62
Joint Life Annuity with Cash Refund (Second life based on Female age 60)	\$5,044.22	\$8,843.45

ForeCare	\$200,000 plus	\$35,000-\$199,999
Banding is based on premium less optional rider charges	3.00%	2.75%

SecureFore 3	3 Year Guarantee
	3.00%

SecureFore 5	5 Year Guarantee
	3.45%

FORECARE PREMIUM LIMITS

Premium Limits - Net of charges for the Optional Nonforfeiture Benefit Rider and/or the Optional Inflation Protection Benefit Rider charges if elected at issue.

All States - Maximum Premium	Standard & Premier: \$400,000 single life and \$600,000 joint life	
Most States - Minimum Premium	Standard & Premier: \$35,000 single and joint life	
California - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Oregon - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Vermont - Minimum Premium	Standard Policy: \$85,000 single life and \$100,000 joint life	Premier Policy: \$60,000 single life and \$70,000 joint life
Wisconsin - Minimum Premium	Standard Policy: \$70,000 single life and \$80,000 joint life	Premier Policy: \$45,000 single life and \$60,000 joint life

California, Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits for single and joint life policies when Optional riders are elected.

ForeCare is not available in CT and NY. List subject to change. Please check with Sales Desk if you have questions.

¹In CA the withdrawal charge schedule is 9,8,7,6,5,4,3,2,1,0%.

²Formally known as BlackRock iBLD Diversa™ VC7 ER Index.

³Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

⁴Rates shown do not include any optional features or benefits, in which annual payments may be lower.

⁵Please call the Sales Desk to obtain a monthly payment calculation. Monthly calculations are not obtained by dividing the annual payment by 12.

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for producer use only. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

For more information call: 1-855-44-SALES

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Choice Income II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Income is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

ForeCare annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, LTC2000-01-CA, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, LTC2001-01-CA, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, LTC2002-01-CA, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable).

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01, (certificate series GA1101SPDA-01, as applicable).

ForeCertain Income Annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana and is available in most states with contract FL-FPA-13, as applicable.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC ("SPDJ") and has been licensed for use by Forethought Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought Fixed Index Annuity or any member of the public regarding the advisability of investing in securities generally or in Forethought Fixed Index Annuity particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought Fixed Index Annuity. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought Fixed Index Annuity into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought Fixed Index Annuity or the timing of the issuance or sale of Forethought Fixed Index Annuity or in the determination or calculation of the equation by which Forethought Fixed Index Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought Fixed Index Annuity. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to Forethought Fixed Index Annuity currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought Fixed Index Annuity. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT LIFE INSURANCE COMPANY, OWNERS OF THE FORETHOUGHT FIXED INDEX ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND FORETHOUGHT LIFE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

BlackRock, Inc. and its affiliates ("BlackRock") is not the issuer or producer of any annuity product associated with Forethought Life Insurance Company and BlackRock has no responsibilities, obligations or duties to purchasers of such products. The BlackRock iBLD Diversa™ VC7 ER Index is a product of BlackRock Index Services, LLC and has been licensed for use by Forethought Life Insurance Company. BLACKROCK, BlackRock iBLD Diversa™ VC7 ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Forethought Life Insurance Company may for itself execute transactions with BlackRock in or relating to the BlackRock iBLD Diversa™ VC7 ER Index in connection with its annuity products purchasers acquire all such annuity products from Forethought Life Insurance Company and neither acquire any interest in the BlackRock iBLD Diversa™ VC7 ER Index nor enter into any relationship of any kind with BlackRock upon purchasing such products. Forethought annuity products are not sponsored, endorsed, sold or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Forethought annuity product or any member of the public regarding the advisability of purchasing such products nor does it have any liability for any errors, omissions or interruptions of the BlackRock iBLD Diversa™ VC7 ER Index. BlackRock shall not be liable in any way to the issuer, purchasers, or any other party in respect of the use or accuracy of the BlackRock iBLD Diversa™ VC7 ER Index or any data included therein.

The products or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities or any index on which such products or securities are based. The Contract contains a more detailed description of the limited relationship MSCI has with Forethought Life Insurance Company and any related products.

Frank Russell Company ("Russell") is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Frank Russell Company. Neither Russell nor its licensors accept any liability for any errors or omissions in the Russell Indexes and/or Russell ratings or underlying data and no party may rely on any Russell Indexes and / or Russell ratings and / or underlying data contained in this communication. No further distribution of Russell Data is permitted without Russell's express written consent. Russell does not promote, sponsor or endorse the content of this communication.

The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and have been licensed for use by Forethought Life Insurance Company. The Forethought Fixed Index Annuity is/are not in any way sponsored, endorsed, sold or promoted by Russell or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Index (upon which the Forethought Fixed Index Annuity is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Forethought Fixed Index Annuity. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Forethought Life Insurance Company or to its clients. The Index is calculated by Russell or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

The PIMCO Balanced Index™ (the “Index”) is a dynamic equity and bond index, offering exposure to U.S. equity and fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use by Forethought Life Insurance Company in connection with the Forethought Fixed Index Annuity. The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of Forethought Life Insurance Company, the Forethought Fixed Index Annuity, or owners of the Forethought Fixed Index Annuity. The Forethought Fixed Index Annuity is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO does not provide investment advice to Forethought Life Insurance Company with respect to the Forethought Fixed Index Annuity or to owners of the Forethought Fixed Index Annuity.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to Forethought Life Insurance Company with respect to the Forethought Fixed Index Annuity. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Forethought Fixed Index Annuity particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Forethought Fixed Index Annuity.

The Licensed PIMCO Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Licensed PIMCO Indices rely on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Licensed PIMCO Indices.

SPDR® S&P 500® ETF Trust (SPY ETF) is a constituent of the PIMCO Balanced Index™. S&P® and SPDR® are registered trademarks of Standard & Poor’s Financial Services LLC (S&P), the “ETF Trademark Owner.” The PIMCO Balanced Index is not sponsored, endorsed, sold, or promoted by the ETF Trademark Owner. The ETF Trademark Owner makes no representations or warranties to the owners of products utilizing the PIMCO Balanced Index or any member of the public regarding the advisability of purchasing a product utilizing the PIMCO Balanced Index. The ETF Trademark Owner has no obligation or liability in connection with the operation, marketing, trading or sale of the PIMCO Balanced Index.

The Franklin US Index (the “Index”) is owned by Franklin Templeton Investments (“Franklin”), is calculated and maintained by S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices, LLC) and is licensed for use by Forethought Life Insurance Company (“Forethought”). The Index is not sponsored by S&P Dow Jones Indices, their affiliates or their third party licensors (collectively, “S&P Dow Jones Indices”). Franklin and S&P Dow Jones Indices (collectively, “Index Parties”) will not be liable for any errors, omissions or interruptions in calculating the Index. The Index Parties make no representations or warranties, express or implied and shall have no liability with respect to the adequacy, accuracy, timeliness and/or completeness of the Index. Forethought’s products based on the Index are not sponsored, endorsed, sold or promoted by the Index Parties and the Index Parties have no responsibilities, obligations or duties to purchasers of such products. Franklin Templeton®, Franklin®, Franklin US Index, and the corresponding logos are trademarks of Franklin. S&P® is a registered trademark of Standard & Poor’s Financial Services LLC, and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC.

Indices are unmanaged and not available for direct investment.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

Products and features are subject to state availability and variations. Read the Contract for complete details.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.